HealthLine

DPA

A Publication of the Department of Personnel & Administration

March 2009

FY10 Open Enrollment— Important Dates and Reminders

Open Enrollment for the upcoming FY10 Plan Year will be **April 16–May 14, 2009**. **Everyone will be required to participate in this year's Open Enrollment.** That means **all employees** must log in to the online Benefits Administration System and choose or waive benefits for the upcoming FY10 plan year (July 1, 2009–June 30, 2010).

In addition, due to new federal regulations from the Centers for Medicare and Medicaid Services (www.cms.hhs.gov/MandatoryInsRep/), all employees who cover spouses and dependents must enter the social security numbers for these dependents into the online system.

March 1-31

■ Log In Month—To prepare for Open Enrollment, employees are encouraged to log in to the online Benefit Administration System to review their usernames, passwords and current benefits. Visit the Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits and click on "Enroll / Change Benefits" to access the system. (See page 2)

April 6

"Rates & Plans" issue of *HealthLine* will be posted on Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits.

By April 10

New FY10 Open Enrollment information will be updated throughout the entire Employee Benefits Web site.

31-day Window for Changes

For events such as **BIRTH** or **MARRIAGE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your State benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.

April 16-May 14

- Open Enrollment for the FY10 plan year (July 1, 2009–June 30, 2010)
- Everyone must participate in Open Enrollment this year.
- Social security numbers for spouses and dependent children covered by insurance must be provided.

July 1

FY10 plan year begins. Choices made during Open Enrollment go into effect.



March is "Log-In Month"— **Preparing for Open Enrollment**

The Department of Personnel & Administration (DPA) wants everyone to log in to the online Benefits Administration System (BAS) during the month of March in anticipation of the **FY10 Open Enrollment (April 16–May 14, 2009)**.

Logging in now will help you remember your username and password and gives you the chance to review your current benefits, allowing you to better compare and research your options during Open Enrollment.

How to Log-In to the Online BAS

 Go to the Employee Benefits Web site—www.colorado.gov/ dpa/dhr/benefits.

- Click on "Enroll / Change Benefits." This will take you to the Login screen.
- Enter your username and password and then click "Login."
- Unless you are a new employee, DON'T click on the "Register" button under "I am a first-time user."
- If you have forgotten or don't know your username or password, click on "Forgot Your Password?". This will lead you through a password recovery process.
- If you still have trouble, contact your department's benefit
 administrator. You will find a list of these administrators at the
 Benefits Web site under "Who is my Human Resources contact?".



Colorado Department of Personnel & Administration

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Welcome, please login below. User Name: (case sensitive) Password: Login Forgot your password?



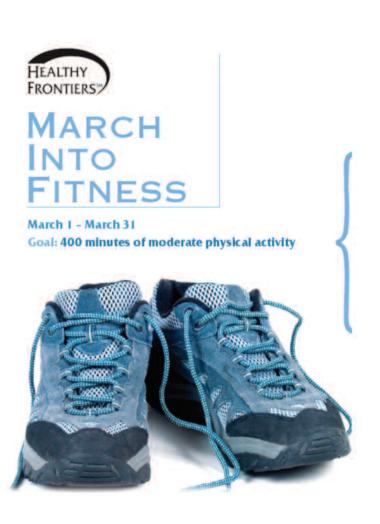


March into Fitness with Healthy Frontiers

The March into Fitness Challenge in the new Healthy Frontiers Wellness Program can help you get active, relieve stress, manage your weight and improve your overall health. The goal of this challenge is to get 400 minutes of moderate activity during the month of March.



Healthy Frontiers is a fun and interactive health care benefit for those employees enrolled in the State's self-funded medical plan (the OA options administered by Great-West Healthcare), that helps you take charge of your health and well-being.



Ideas for getting active

- Take a break from your desk, get outside and enjoy a brisk 10-minute walk. It will clear your mind and recharge your body.
- Walk, bike or jog to work.
- · Play a favorite sport.
- Take the stairs instead of the elevator or escalator.
- Go for a walk after dinner with your family and/or pets.

You can find an activity scorecard on the Employee Benefits Web site—www.colorado.gov/dpa/dhr/benefits. Use this to record how much physical activity you do each day. Then at any time, sign in to MyGreatWest.com to access the Points Tracking System, where you can enter your total activity minutes.

To get started with **Healthy Frontiers**, complete the Health Assessment at **MyGreatWest.com**. After that you'll have access to Healthy Living Programs, a personal health coach, fun quarterly challenges, interactive online seminars, online games, 24/7 Nurseline support and more.



Kaiser Members—Have you been to kp.org?

Employees enrolled in the Kaiser HMO medical plan have access to **kp.org**, Kaiser's member Web site that gives them access to health and wellness information as well as "My health manager," which allows you to e-mail your doctor, see test results and more.

Understanding Your Health & Wellness

- · Get your personal total health assessment.
- Join online programs: weight-loss, fitness, nutrition and more.
- Find clear, easy-to-understand information about your conditions, medications and test results.
- Videos, podcasts and interactive programs on hundreds of health topics

Using "My Health Manager"

- Exchange secure e-mails with your doctor's office.
- · View and learn about test results.
- · Request an appointment.
- Refill prescriptions by mail.
- · Review what happened at past visits.

How do I get started?

It's easy. From **kp.org** click "Sign on," then "Register now." Choose a personal username and password online by answering security questions OR Kaiser will mail your password to you in 7–10 days. If you need help with the Web site, call 1.800.556.7677.





Health and wellness

Anti-sneeze: your stay-healthy guide to preventing—and treating—colds and flu.



Health plans and services

A perfect match of choice and price: Apply for coverage.



FSA Calculator— **Estimate Your Needs**



Flexible Spending Accounts (FSAs) are vehicles that can save you money on your taxes. There are two types of FSAs: Healthcare FSAs and Dependent Day Care FSAs. See the January and February 2009 issues of **HealthLine** for a brief overview of what they are and how they work, plus a discussion of eligible FSA expenses.

Maybe you've been considering enrolling in a Flexible Spending Account (FSA) but you're not sure if it's right for you. Do you have enough eligible expenses? What are the potential tax savings? With Open Enrollment for FY10 close at hand (Open Enrollment is April 16–May 14, 2009), now is the time to anticipate your needs for the coming year.

Estimating Expenses and Tax Savings

ASI Flex is the State's FSA administrator. On the ASI site you will find a Tax Savings Calculator—www.asiflex.com/Calculator/Tax-Savings-Calculator.htm (you can also access ASI's site through the State's FSA page—click on the link for "ASI—Your FSA Administrator"). This tool can help you estimate your medical and dependent care expenses and then estimate the potential tax savings when enrolling in either a healthcare FSA or a dependent care FSA. You will need to know your household gross income as well as your taxable income. And remember, the potential tax savings calculated are just an estimate.

To answer more of your questions, visit the Employee Benefits Web site—www.colorado.gov/dpa/dhr/benefits—and click on "Flexible Spending Accounts"—and take a look at the other features on the State's FSA site as well as ASI's site.

Updates & Reminders

- Cancer Screening Reminders in March—Employees and their families enrolled in the state's self-funded medical plan (administered by Great-West Healthcare, now a part of CIGNA) will receive reminders this month regarding screenings for breast, cervical and colorectal cancer. These reminders are targeted to those who are due for such screenings, conforming to age and sex guidelines (breast cancer—women 40–69; cervical cancer—women 21–64; and colorectal—men and women 50–80).
- Want to help Working Together assist fellow employees with emergency needs during a personal crisis? Now more
 than ever the foundation needs your donations. Visit the Working Together site—www.state.co.us/
 gov_dir/gss/hr/WT/help.htm—to see how you can help.
- With the FY10 Open Enrollment coming up in April, do you know who your agency (department or institution)
 human resources personnel are? You can find a complete list of HR personnel, including benefits administrators, and
 their contact information, on the Employee Benefits Website—www.colorado.gov/dpa/dhr/benefits, click on
 "Who is my human resources contact?"



Choosing a Medical and Dental Plan



Studies show that many people will devote half an hour or less to choosing their medical and dental insurance. But if you spend it wisely, this time can be of value to you and your family.

This year's Open Enrollment for benefits will be April 16–May 14. When Open Enrollment comes around, the hard work is in reviewing the past year while trying to forecast your needs for the coming year. But it is this look back and look ahead that can lead you to a decision.

Ask yourself these three questions.

- 1. Does my current coverage meet my health and financial needs?
- 2. Do I need to make any changes to meet next year's health and financial needs (Open Enrollment is for the next plan year, July 1, 2009–June 30, 2010)?
- 3. If I make a change, is it a change within the State's options or with a plan outside of the State's offerings, such as a spouse's plan?

1. Does my current coverage meet my health and financial needs?

First, start by reviewing the past year for you and your family. Does your existing coverage work for your health and your finances? Are you satisfied with the coverage, but less satisfied with the cost? Is the monthly price right, but have unexpected healthcare costs eaten into your expected savings? And keep in mind that you should consider the *total* costs of your decisions, which means weighing annual premium costs against other considerations such as convenience or the costs of different healthcare services.

Weigh all of these factors in your decision to change coverage or stay with your current options.

2. Do I need to make any changes to meet next year's health and financial needs?

Next, look into the future. Are there any health conditions you expect to continue, get better or get worse in the coming year? Are you or your spouse pregnant? Are your kid's teeth coming in soon? Will older children need braces this year? Will anyone in your family be participating in more sports? As you look forward, consider whether or not there will be changes to your health, and that of your family, as well as any changes in your finances.

3. If I make a change, is it a change within the State's options or with a plan outside of the State's offerings, such as a spouse's plan?

Third, consider all of your insurance options. The upcoming Open Enrollment is for the State's plans, so what are the financial implications of joining, staying or leaving the State's plans? Maybe you're covered under your spouse's plan. Are you happy with that coverage? Is that coverage going to change significantly in the near future? If you're not covered by your spouse's plan now, is it a consideration? What are the financial implications of joining, staying with, or leaving a spouse's plan?

Putting it all together

Now put your answers to the three questions together. Is it time for a change, either because of health needs or finances, or should you continue with your current coverage? Open Enrollment is the time to review your options, calculate needs and expenses, and make your choices, and while this exercise may not bring you to one specific answer, it will help you to narrow your choices. And narrowing your choices makes picking the plan that's right for you a lot easier.

